lacked barmony, and that the articles in them were so incongruous that they swore at each other, he told the truth. His advice about many matters was worthy of attention. Any person of the attainments which are natural to Mr. Russell can say and do some, or even most of the things which he does and just as well. When, in one of his talks, he advised a woman to spend \$10 for a china silk dress and put the \$20, or \$30, or \$40 additional which she now spends for it, into some article of intrinsic value, there was not a woman who heard him but knew that a china silk dress, even if it was made like a bag, with holes for the arms and a puckering string for the neck, could not be had for \$10. Another point—a ten-dollar one—was, how to make a beautiful room for \$10.

HIS BEAUTIFUL GARB. While Mr. Russell gave good suggestions some were as practical as these. Another paragraph in the champion's article was: "He wore, the evening we went to seehim, a gray corduroy sack-coat, buttoned up to the turn-over linen collar, and soft white silk tie, run through a handsome broad ring, set with tiny diamonds, having the appearance at a distance of filagree silver. Fastening his belt were handsome old ornaments of filagree silver, with here and there a small turquoise-essentially a masculine ornament."

Very picturesque! Quite the costume for a Delsartean, and especially adapted for all the Indianapolis men. One can name at least a half a dozen men in town who would be absolutely lovely in such a garb, especially the turquoise ornaments, which are "essentially masculine." It is strange that none of these masculine tur-quoises have ever been worn by other men. At least in that respect Mr. Russell was original. When a man comes to town, takes finest suite of rooms at the Denison, wears good clothes and sapphires, diamonds, belt ornaments of rare designs and masculine turquoises, the press sees no good reason why this person should be an object of charity. By some means known only to himself he manages to get himself interviewed and well in print, visits some few people, talks well and urges their influence, makes them believe that they are poor, miserable things of earth; that they are awkward, tasteless, all but eyeless and toothless, and, like a patent-medicine vender, persuades them that he, and he only, is the great healer for all these defects. By his "art" he inveigles the stockholders of the Propylænm (generally women of wisdom), and they lend a hand. The course of three lectures (the customary price, \$3) he will give to Indianapolis women for \$2.50 or 5. spiece, a great concession, surely. Probably forty women heard him, and all this he secured at not one cent's expense. Even if the press had believed he was not a humbug, with so many valuables as he paraded, there did not seem to be any necessity of passing the hat for a collection or for giving him many paragraphs of free advertiseing. The columns are ever open to a deserving charity, but "art" disguised in gray cordurey and jewels will have to be omitted from the

THE NEW DRESS SKIRTS.

Made on the Bell Model, Close on the Hips, and with Sweeping Trains-Other Matters, New York Sun.

Out of the confusion of new modes, and new variations of old modes which herald the decadence of one and the dawn of another season, some principles have crystallized into definiteness, and from them may be deduced the first statement of the great dress equation. Dress skirts will be made on the "beil" model, flaring even more sharply at the knee than those now worn, and sweeping out gracefully at the foot. Linings should be cut the same way of the cloth, and exactly like the outside in every way, and fitted in with darts at the top, which are caught to the darts of the outer skirt. The lining, too, should be finished as neatly as the outside. Indeed, the woman who has her homespun or tweed gown made at a firstclass place could, in case of emergency, turn the skirt and be arrayed in the daintiest kind of a silken frock. The fancy now is to have a contrast in the linings rather than to have them of the same shade as the skirt. A dark-blue or black gown is smartened with a cardinal lining, and an ecru wool with green trimming shows also the flutter of green frills inside its skirt. The favorite trimmings for these skirts will be the mossy ruches and plaitings of ribbon which are the spring expression of the winter's fur and feather borders, and rolls of veivet or flat bands of ribbon, braid or velvet. An occasional panel will be seen to vary the monotony, introduced at the side or in front, and many skirts will but-ton over at the side. with or without an ornamental pocket lid. Plain wool gowns will be simply stitched at the bottom, and a good plan is to finish them without the stitching for the first wearing, and later, when the edge has worn, to cover the bottom with a bias band of the dress material, held down with many rows of stitching.

Concerning the length of the fashionable skirt authorities disagree. From Paris, the seat of government whence the parliament of the mode issues its laws, comes the intelligence that trailing skirts are not in good taste, except for carriage or house dresses; that the dainty Parisian could not tolerate sweeping up the street refuse upon her pretty frills, and that skirts with a dip at the back are being offered in the shops at greatly reduced prices. But the leading New York dress-makers agree, and the best fashion journals affirm that sweeping skirts are and will be worn in all kinds of gown Every woman knows that she would as soon think of arguing with a highway-man at the point of his six-shooter concerning the amount of her money that he ought to appropriate, as of arguing with the fashionable and stately dress-maker concerning any objectionable feature of her own gown. In either case, if she were not promptly annihilated, her interference would be equally unavailing. However, it is safe to advise the woman of moderate means not to cut off her long gowns just yet, and to cut her new dresses with all the flare at the bottom she can make compatible with the extreme closeness at the top. Because the dress skirt is just as tight and close as it can be possibly worn, it follows, as flood tide follows ebb tide, that the next change must be toward wider, fuller petticoats. It is easy to gore down full skirts, but every woman who hved through the same phase ten years ago remembers how difficult it is to remodel close skirts when the mode changes. A pretty illustration of the fin de siecle skirt is in a black moire calling dress, with dull old rose stripes. The skirt, cut very decidedly on the cross, has about the bottom a small twist of old-rose velvet set between two black lace ruchings and a zouave bordered with the same trimming over a plain waist, belted with old-rose moire ribbon. Demi-saison toilets may be easily improvised from the rich winter gowns already on hand by the addition of the Henry II collar, which is really a very short little shoulder cape that protects the chest and makes a heavy wool gown quite enough for the promenade on sunny days. Another idea is to have a fichu-shaped shoulder piece made of the dress material bordered with fur. A rough red-brown wool dress with three bands of sable around the skirt, a round waist belted with a girdle of old silver chains, and a pointed cape very broad on the shoulders and pointed at the waist, appeared on a bright day last week, and made half the women and all the men turn their heads for a second look.

Fashion Notes from Many Sources. Advance hints give warning of the revival of the quaint poke bonnet. English walking jackets show a cut by which the sack back is guiltless of a single

Belts are more than ever in fashion. They are found even on coat waists and

Foulard, China and surah silks carry all of last season's designs in the way of bowknots, dots, stripes, flowers and checks.

Very narrow bias ruffles arranged to overlap each other will be very popular for trimming the skirts of spring and summer

Long jackets have undoubtedly replaced all others. One feature of the new coats is the pockets. In the desirable new reefer jackets which come quite long, in beautiful fine cloths, the pockets are placed two on the right side, one above the other, and

one on the left. One of the easiest ways of brightening up a last summer's gown is by a corselet of jetted lace, or of moire edged with a narrow band of jet passementerie, and jet butterflies and aigrettes are worn alike in stylish bonnets or as a smart tinish for an evening coiffure.

NEW SIX-STORY BUILDING

W. H. Talbott Will Call His New Block on Washington Street "The Lombard."

Will Be One of the Tallest and Handsomest on that Thoroughfare-Real-Estate Market -Building Associations.

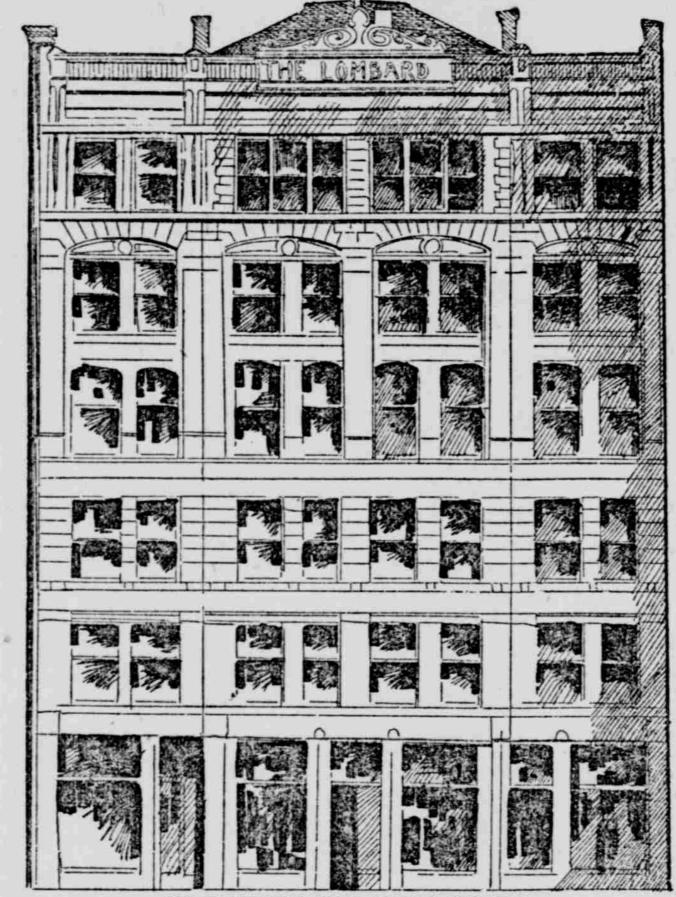
The prospect for builders is considered as good or better than at this time last year. The old building next to Fletcher's bank is being removed and upon its site Mrs. Elizabeth C. Talbott will erect a beaufiful modern building to be known as the "Lombard," with store-rooms on the ground floor, the remainder of the six stories to be occupied by offices. Messrs. Daggett & Lizins are the architects of this building. which is to be completed by Sept. 15 and will cost between \$80,000 and \$90,000. The Lombard will have a frontage of sixty-

Assuming that the six hundred associations now existing have been in operation only an average of two years each; that their collections will average \$250 a week each, which is not a high estimate, there has been loaned out to the people of Indiana no less than \$250,000 in the past two years. This amount is probably as much as has been placed in an equal length of time by all the foreign loan and trust companies transacting business in Indiana. It is a cause for congratulation that the savings of the people can thus be encouraged and diverted into profitable channels, the

saving and loan societies are people who,

up to the time of building, have been rent-

accruing profits being returned to those who are thus encouraged to lay up their savings. "It is a noteworthy fact," said one of the leading real-estate men to a Journal representative, lately, "that every year we notice more and more that our customers who have formerly rented houses of us move into their own homes built through the agency of the saving and loan associations. Five years ago there were hundreds of renters in Indianapolis who, for years had been tenants of Up to that time there had been very little disposition among the people at large to go into building associations. As nearly as I can recollect, the great growth four feet and eight inches, and on the of the building and loan associations had



MR. TALBOTT'S NEW OFFICE BUILDING.

ground-floor a depth of 120 feet. There will be two store-rooms, and between these an entrance to a vestibule, in which are the stairway and elevator. The stairs are fire-proof, being slate, with iron beam. The vestibule will be richly finished in cherry. The building is supported by iron columns and steel beams throughout the entire six stories, the columns being imbedded in the brick walls, and the partitions thoughout are of brick.

The stories above the second are eightyeight feet in depth, and in the center of the building is an open light shaft running from the second story to the roof and covered by a skylight twenty-seven by thirtytwo feet. Around this light shaft are galleries about six feet wide leading into the different offices. The rooms in these six upper stories are en suite, fourteen rooms on each floor. The partitions next the galleries around the light shaft are of glass, as are also the doors. The front of the building will present a beautiful appearance, the different shades of the materials used combining harmoniously. The front is constructed of steel beams, pressed brick work, terra cotta and Parke county brown

Real-Estate Market.

The real-estate market has been dull during the past week, though a number of transactions, involving from \$8,000 to \$5,000, have taken place. The street-car strike has interfered with sales, but not to a much greater extent than is occasioned by a sharp political campaign, people, as a usual thing, not buying or selling during unusual excitement of any kind. A turn among real-estate-dealers, yesterday, brought forth the general expression that the outlook for brisk spring business was highly flattering, and that there was no doubt when the present clouds that lower are fully dispelled, real estate will move with commendable alacrity.

Building Associations. No successful effort has ever been made to discover the amount of money loaned out in the State of Indiana by the building and loan associations. A complete schedule of the funds thus placed among the people would be interesting reading. The amount must be enormous. A recent investigation of the funds loaned by 385 associations in the State of New York, shows a total of \$20,429,197.45 loaned on first mortgage security. The receipts for the past year of the associations thus reporting was \$14,583,371.78. Three hundred and forty-six associations make a report that they have issued an aggregate of 1,683,668 shares, which is an average of over 4,800 shares each. The report shows that the business done by the New York State associations is of much larges magnitude than that accomplished by those of Indiana; the amount of loans on bond and mortgage is nearly as much as the entire amount loaned upon such securities of all the trust companies of the State together. The total receipts of the associations equal the amount of increase for deposits of savings banks for the same time, much of this representing the accumulations of persons who would never put funds in banks. The associations of Indiana are more numerous than those of the State of New York, but do not do as much business individually. It is safe to say that there are at least six hundred building societies in the State, of which at least 125 make headquarters in Indianapolis. Statistics show that the associations throughout the State will average five hundred shares each. It is not unusual to find societies with from two thousand to three thousand shares in force even in the smaller cities. Notably, there is a building society in Kokomo with 2,400 shares of stock issued. Terre Haute has one or two societies whose stock subscriptions run up in the thousands. Taking the associations of this city by and large they will average five hundred shares each, and it is safe to say that over 300,000 shares of stock are held by the people of Indiana. This will average \$200 per share, representing a capitalization of \$60,000,000. The greater number of associations mature in less than seventy-two months; it is not unwarranted. consequently, to state that within the next six years the people of Indiana will receive back in cash through these societies the enormous sum of \$60,000,000. As all the money collected is loaned at once on realestate security, the greater part of it going into new improvements, it will be readily seen what an immense number of new homes can be built in the course of a few years through the agency of the associations. The average cost of the houses built through the associations will not exceed \$500. The collections, therefore, of six years' duration of the building associations of Inniana will build 75,000 homes, at an average price of \$800. This means a clear saving to the people of the State of this amount of money, for it is a note-

worthy fact that nine-tenths of the persons | who build homes through the agency of the

its inception in the year 1885. Since that time our list of regular tenants has been steadily depleted, and only the fact that Indianapolis has grown rapidly during the past few years has enabled us to keep our houses constantly rented. I believe that an examination of the books of the leading rental agents of this city will show that in the past five years there has been a wholesome exodus of old tenants into new homes. When it is remembered that not less than a thousand new houses are built in this city annually. and that 90 per cent. of the builders up to that time have been renters, it will be seen what an enormous drain constantly exists upon the great army of patrons of rental agents. It is a pleasant fact, however, that with all the building of new homes, rents have not depreciated at all, but, on the contrary, there seems to be a disposition on the part of tenants to pay larger rents than formerly for good, comfortable dwellings with modern improvements. This I regard as being due to the excellent times that we are now enjoying." ASSOCIATION NOTES.

The Acme association, of which W. H. Stringer is secretary, is still rapidly increasing its membership. It is one of the largest of the down-town societies. The Advance association reports a steady

and growing business. The outlook for spring building has never been better among the members of this progressive and growing society. The Bellefontaine-street association expects to build a large number of homes for

its members the coming season. The demand for money is unusually brisk and a large number of loans are assured. The Centennial Saving and Loan Association is doing one of the best businesses of the many South-side societies. Its funds are in active demand, and the demand for

loans promises to be unusually brisk this year. The East Michigan-street association will wind up its bupiness the latter part of this month, the shares having matured in five years and nine months. The members expect to reorganize at once and start a new society bearing the same name as the

one just maturing. The Court-house Saving and Loan Association, which was organized a few weeks ago by county officials, is meeting with unexpected success. There has been a steady and strong demand for shares of stock, and the society has made money from the start. All of the county officers are directors.

The Franklin Building and Loan Associa-tion, of which W. A. Rhodes is secretary, is doing a large and very prosperous business. It has several thousand shares in force, and its weekly collections mount high into the hundreds of dollars. The funds are in constant demand, and its members are building many new homes.

The Dania association has just ended its third year of existence, and enters upon the new year with excellent prospects of a steady increase. This society does a general business all over the city and does not confine its efforts to any special locality. The indications are that this will be the most prosperous year in its history.

The Fountain-square Saving and Loan Association, as its name implies, makes its headquarters at the end of Virginia avenue. where there is a very large population, the majority of whom are owners of their own homes. The society, although one of the youngest in the field, is doing a very prosperous business and is receiving accessions

The Economy Saving and Loan Association, of which J. T. Francis is secretary. has attracted a large membership to its books by its excellent plan of work and liberal inducements to borrowers as well as investors. The coming building season promises to be a profitable one, as a large number of the members of this association have signified their intention of building. The Indiana Central Saving and Loan Association is growing steadily. The directors are all well-known business men, who give the affairs of the society much

personal attention. This, in turn, is aiding the building up of a large and progressive association. The membership has doubled within the past few mouths, and there promises to be an unprecedented demand for money during the coming building season.

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